



October 15, 2008

This is our last newsletter before Election Day. We decided to take this opportunity to give Americans in the United Kingdom a few items of last-minute information regarding absentee ballots and fax and email options. In the previous few months, our staff has been exceptionally active in reaching out to schools, business groups, and other organizations in order to encourage the participation of expat Americans in one of the most vital components of the democratic process—voting. If you have any remaining questions about the process of voting from overseas, please see the articles below for useful links and information.

Also, a quick reminder that because the Embassy is not a designated polling place, you will not be able to actually vote at the Embassy. In order to vote you will need to send your ballot to the voting registrar (or equivalent) in the jurisdiction where you are registered to vote.

Paul Boyd

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(Register with the U.S. Embassy online at <https://travelregistration.state.gov/>).

In this issue:

- Make Your Vote Count – How to use the Federal Write-In Absentee Ballot
- Electronic Voting Options – See Which States Allow Fax and Email Ballots
- Defining Disability – How to Find Out if You Have a Claim
- New Student ID Cards May Delay Visa Extensions



**FEDERAL VOTING ASSISTANCE PROGRAM**

Voting Help For Uniformed Service Members, Their Families, & Citizens Living Outside The U.S.

### **Make Your Vote Count: Follow the Federal Write-In Absentee Ballot Rules**

Overseas voters who have requested their ballots prior to their state's deadline but have not received their ballots can vote using the Federal Write-In Absentee Ballot (FWAB). However, to make sure your vote counts, you must also ensure your FWAB meets all the rules and requirements of your state. For example, the Board of Elections for Virginia, one of the top 10 states for overseas voters, recently revealed that it had to disqualify many FWABs in the primary elections because they were missing an address for the witness.

According to the Virginia Board of Elections, "Virginia allows the FWAB to be used as an absentee ballot application and as a "back-up" ballot if the voter is currently registered and otherwise meets the qualifications to use the FWAB. It is important to note that for

the FWAB to be considered as an application and as a back-up ballot, the completed, signed, and witnessed FWAB must be received by Thursday, October 30, 2008. The voter must sign and include his printed name, the city or county where he is registered, the residence address at which he is registered to vote, and his current military or overseas address. The witness must include their signature and address on the witness signature line or the ballot may not be counted.”

Virginia voters who want to check their registration status or the status of their absentee ballot application can find more information on the Virginia State Board of Electors website: <http://www.sbe.virginia.gov/cms>. All voters can check the Federal Voting Assistance Program’s website at [www.fvap.gov](http://www.fvap.gov) to find out more about their home states’ deadlines and instructions for registration, absentee ballot requests and use of the FWAB.

FWABs are available at any U.S. Embassy or consulate or can be downloaded at <http://www.fvap.gov>.

Voters who are currently registered but still need an absentee ballot should complete the Federal Post Card Application (FPCA) prior to their state’s deadline using instructions for your state in the Voting Assistance Guide. Mail the FPCA to your election officials using the British postal service. You may pick up a hard copy of the FPCA from any U.S. Embassy or Consulate, or use the online version available at <http://www.fvap.gov/>.

### **Some States Give Voters an Electronic Option**

Below is a list of all states that allow electronic transmission of the FPCA, blank ballots, and voted ballots. This list was compiled using information from the Federal Voting Assistance Program.

Voters faxing or e-mailing voting materials should use the electronic transmission cover sheet available at <http://www.fvap.gov/resources/media/coversheet.pdf>. Voters faxing or e-mailing their completed ballots must waive their right to a secret ballot. Toll-free international phone and fax numbers are listed at <http://www.fvap.gov/contact/index.html>. Please report any non-working numbers to [votinginfo@state.gov](mailto:votinginfo@state.gov), including the date and time you tried the number.

Remember, state requirements change frequently. Please use this list as a guideline, but if in doubt, refer to the online Voting Assistance Guide at <http://www.fvap.gov/for-voting-assistance-officers/vote-guide/index.html>.

## **Electronic Transmission Options by State**

Check the online [Voting Assistance Guide](http://www.fvap.gov/for-voting-assistance-officers/vote-guide/index.html) for the latest requirements.

State	Accepts FPCA by fax for registration and ballot	Accepts FPCA by e-mail for registration and ballot	Sends blank ballot by fax	Sends blank ballot by e-mail	Accepts voted ballot by fax	Accepts voted ballot by e-mail

	request	request				
Alabama	No	No	No	No	No	No
Alaska	Yes	Yes	Yes	No	Yes	No
American Samoa	Yes	No	No	No	No	No
Arizona	Yes	No	Yes	No	Yes	No
Arkansas	Yes	No	No	No	No	No
California	Yes	No	Some counties	No	No	No
Colorado	Yes	Yes	Yes	No	Yes	No
Delaware	Yes	No	No	Yes	No	No
District of Columbia	Yes	Yes	Military only	Yes	Military only	Yes
Florida	Yes	No	Yes	Yes	Yes	No
Georgia	Yes	No	No	No	No	No
Guam	No	No	No	No	No	No
Hawaii	Yes	No	If ballot not received 5 days before election	No	If received blank ballot by fax	No
Idaho	Yes	No	Emergencies only	No	No	No
Illinois	Chicago and Cook counties only	Chicago and Cook counties only	No	Yes	No	No
Indiana	Yes	No	Yes	No	Yes	No
Iowa	Yes	Yes	No	Yes	No	No
Kansas	Yes	Yes	Yes	Yes	Yes	Yes
Kentucky	Yes	No	Yes	No	No	No
Louisiana	Yes	No	Yes	No	Yes	No
Maine	Yes	No	Military; emergencies only	No	Military; emergencies only	No
Maryland	Yes – ballot request only	Yes – ballot request only	Yes	Yes	No	No
Massachusetts	Yes	No	No	No	No	No
Michigan	Yes	No	No	No	No	No
Minnesota	Yes – ballot request only	Yes – ballot request only	Yes	Yes	No	No

Mississippi	Yes	No	Yes	No	Yes	No
Missouri	Some counties	Yes – ballot request only	No	No	No	Yes
Montana	Yes	Yes	Some counties	Yes	Some counties	Yes
Nebraska	Yes	No	No	No	No	No
Nevada	Yes	No	Yes	No	No	No
New Hampshire	No	No	No	No	No	No
New Jersey	Yes	No	Federal ballot only	No	Yes; must mail original	No
New Mexico	Yes – ballot request only	Yes – ballot request only	Yes	Yes	Yes	Yes
New York	No	No	No	No	No	No
North Carolina	Yes	Yes	Military, DOD civilians and Peace Corps only	No	Military, DOD civilians and Peace Corps only	No
North Dakota	Yes – ballot request only	Yes – ballot request only	Yes	Yes	Yes	Yes
Ohio	Military only	No	Military only	No	No	No
Oklahoma	Yes – ballot request only	No	Emergencies only	No	Emergencies only	No
Oregon	Yes	Yes	Yes	Yes	No	No
Pennsylvania	Yes	Yes – ballot request only	Combat zone and declared emergencies	No	No	No
Puerto Rico	Yes – ballot request only	Yes – ballot request only	No	No	No	No
Rhode Island	Yes	No	Yes	No	Yes	No
South Carolina	Yes	Yes	Declared emergencies	Yes	Declared emergencies	Yes

			only		only	
South Dakota	Yes – ballot request only	Yes – ballot request only	No	No	No	No
Tennessee	Yes	No	No	No	No	No
Texas	Yes	No	No	No	Combat zones only	No
Utah	No	No	Some counties; some emergencies	No	Some counties; some emergencies	No
Vermont	Yes	Yes	Yes	Yes	No	No
Virgin Islands	Yes	No	Yes	No	Yes	No
Virginia	Yes	Yes	No	Yes	No	No
Washington	Yes	Yes	Yes	Yes	Some counties	No
West Virginia	Yes	Yes	No	Yes	No	Yes
Wisconsin	Yes	Yes – ballot request only	Yes	Yes	No	No
Wyoming	No	No	No	No	No	No



### **Social Security: Defining Disability: Do You Have A Claim?**

Are you disabled? If the answer to that question is: yes, then please give us a call at the Embassy's Federal Benefits Unit, as you may be eligible for disability benefits from the U.S. Social Security Administration.

Social Security is far more specific in its definition of disability than most European countries. Social Security's definition of disability is strict:

*The inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.*

Most European countries have welfare systems that are more lenient with disabled individuals. The rules of coverage for disability benefits are also different from those governing retirement benefits – someone eligible for retirement benefits may not be entitled to disability benefits, even though they may well be disabled.

It also takes a long time to develop foreign disability claims. But if you have a physical or mental impairment and you are unable to work, the best thing you can do is call your nearest U.S. Embassy or Consulate and ask about disability benefits.

### **The Federal Benefits Unit Is Just A Phone Call Away**

*Effective October 20, 2008*, the U.S. Embassy in London's Federal Benefits Unit (FBU) will completely change the way it processes incoming telephone calls. FBU personnel will be available from 8:30 a.m. to 1 p.m. Monday to Friday to answer inquiries on dedicated two phone lines:

- Extension 2926 for those with surnames beginning with letters A through M or claim numbers/Social Security Numbers ending with the digits 00 through 49.
- Extension 2927 for those with surnames beginning with letters N through Z or claim numbers/Social Security Numbers ending with the digits 50 through 99.

To reach FBU, dial the main Embassy number—020-7499-9000, then enter one of the above extensions.

### **New Student ID Card Rules May Lead To Delays**

The UK Home Office advises that it could take up to 10 weeks to process postal applications for student visa extensions made through the end of 2008 under the Student Batch Scheme. The delays are due to preparations by Home Office staff for the new foreign student identity card system, which comes into effect on November 25, 2008.

Applying in person is faster but costs more (in-person fee is £500, vs. £295 via post). Students are advised to apply early for their visa extension and not to make holiday travel plans for until they have received their passport and visa from the Home Office. For more information, contact your school's International Admissions office and ask for the instruction sheet on applying for a student visa extension.

The new student identity card will serve as proof of permission to stay in the United Kingdom and lists any conditions the student must meet while here. The card will be used confirm the student's identity and right to study or work, and can be used to access public services.

Students must travel with the new ID cards, as they will be required as evidence of their right to return by immigration officers at both foreign and UK ports of entry. While the ID card will demonstrate that the student is allowed to return to the United Kingdom, it cannot be used in lieu of a passport or other valid travel document.

See the UK Border Agency website at

<http://www.bia.homeoffice.gov.uk/managingborders/idcardsforforeignnationals/> to find out more about the new student ID card.



### **Changes to UK Visa Regulations**

The United Kingdom is scheduled to implement new visa regulations at the end of November 2008. These new regulations will replace the current visa scheme with a new, five-tier system encompassing all visa categories. These changes will affect all travelers to the United Kingdom. It is important to note that many reasons for short-term travel that were not previously subject to visa requirements now are. As such, we strongly recommend you visit the UK Home Office website before traveling to determine if you need a visa to enter the United Kingdom. You can find the UK Home Office website at [www.ind.homeoffice.gov.uk](http://www.ind.homeoffice.gov.uk).

### **Fair Credit Reporting Act Offers Protection from U.S. Identity Theft**

Identity theft is on the rise around the world, and Americans living overseas with credit and investments in more than one country are particularly vulnerable. However, there are steps you can take to keep from becoming a victim of identity theft. For those affected by identity theft, there are protections under the Fair Credit Reporting Act that Americans can take advantage of whether they live at home or abroad.

Awareness is the first step in protecting yourself from identity theft. Thieves use a variety of methods to get the information they need to steal your identity, including:

- Going through your mail or trash looking for bank and credit card statements, pre-approved credit offers, and tax information.
- Stealing personal information from your wallet or purse such as identification, credit, or bank cards.
- Completing change-of-address forms to redirect your mail.
- Acquiring personal information you share on unsecured sites on the Internet.
- Buying personal information about you from an inside source -- for example, a store employee that gets your information from a credit application or by "skimming" your credit card information when you make a purchase.
- Getting access to your personnel records at work.
- By being family members, roommates, or close friends that have access to your personal information.

Being aware of where and how you use your credit cards, who has access to your personal information at work and at home, and shredding documents with sensitive information such as your name, address, or account numbers will help keep you from becoming a victim. Keeping a close eye on your credit activity is also critical. While



most people regularly monitor banking and credit card accounts online, they may not think to get a copy of their credit report to see if new accounts have been opened or loans for major purchases have been taken out in their name.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. For example, under the FCRA, you have the right to ask that nationwide consumer reporting agencies place fraud alerts in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place an alert, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

You also have the right to free copies of the information in your file (your file disclosure). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA.

Under the FCRA, you are entitled to receive a yearly credit report from each of the three reporting bureaus: Equifax, Experian and TransUnion. You can order your free annual credit report online at <http://www.annualcreditreport.com>, by calling 1-877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. When you order your credit report, you need to provide your full name, two forms of proof of current address (such as a utility bill), Social Security Number, and date of birth. Be sure to specify if you would like one, two, or all three reports.

To prevent credit, loans, and services from being approved in your name without your consent, you may request that a “*security freeze*” be placed on your credit files at Equifax, Experian, and TransUnion. Placing a security freeze on your credit report prohibits credit bureaus from releasing any information in your credit report without your



express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of an existing account. You will have to contact each of the bureaus individually in order to place a security freeze on your file with that agency:

- **Equifax:** 1-800-525-6285; [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)  
P.O. Box 740250  
Atlanta, GA 30374
- **Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com)  
P.O. Box 1017  
Allen, TX 75013
- **TransUnion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com)  
P.O. Box 6790  
Fullerton, CA 92634

If the phone numbers block contact from outside the United States, use the website to find instructions for requesting the security freeze and then submit your request by mail, providing two forms of proof of current UK address, such as utility bills.

You should be aware that a security freeze may delay or interfere with or prohibit the timely approval of any subsequent requests or application you make regarding a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transactions, or other services, including extension of credit or services at point of sale. If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

For more information see <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.



### **ESTA Update**

On August 1, 2008, the Department of Homeland Security (DHS) began its pilot of the Electronic System for Travel Authorization (ESTA). ESTA allows non-U.S. citizen travelers eligible for the Visa Waiver Program (VWP) to obtain advance authorization for boarding an aircraft to travel to the United States. The ESTA program replaces the green I94-W card VWP travelers had to complete when they arrived in the United States with a brief on-line questionnaire.

Since August 1, more than 100,000 travelers have successfully obtained their ESTA, which is valid for two years and can be renewed in two-year increments for the life of the traveler's passport. Travelers may submit ESTA applications at any time before travel, but DHS strongly encourages them to apply at least 72 hours ahead of a planned trip to the United States.

The ESTA system will not provide authorization to travelers who try to use a passport they had already reported as lost or stolen. This means that even if the lost or stolen passport is recovered, once the report of loss or theft has been made, the passport is no longer valid for travel. Travelers should not attempt to obtain ESTA authorization using a passport that previously had been reported lost or stolen.

Starting January 12, 2009, ESTA will become mandatory for all citizens and eligible nationals from VWP countries who want to travel on the Visa Waiver Program. For more information on ESTA, visit <http://london.usembassy.gov/dhs/>. To apply for ESTA, go to <https://esta.cbp.dhs.gov>. Travelers who want to confirm their passport is eligible for visa waiver travel should visit [http://london.usembassy.gov/cons\\_new/visa/visa\\_wizard.html](http://london.usembassy.gov/cons_new/visa/visa_wizard.html). All travelers should check the "Frequently Asked Questions" section of the ESTA website for helpful information at [http://www.cbp.gov/xp/cgov/travel/id\\_visa/esta/esta\\_faq.xml](http://www.cbp.gov/xp/cgov/travel/id_visa/esta/esta_faq.xml).



#### **Thanksgiving Service at St. Paul's**

St. Paul's Cathedral is holding its annual Thanksgiving Day service at 11 a.m. on Thursday, November 28, 2008. Ambassador Tuttle invites all Americans to attend this free event. For more information, see the [letter from the Ambassador \[PDF\]](#) and [Thanksgiving Day flyer \[PDF\]](#) on our website.

#### **Cultural Events of American Interest**

For those looking for a taste of American culture in the United Kingdom, there is always something going on. The Embassy maintains a calendar of American cultural events online at <http://london.usembassy.gov/culture/index.html>.

#### **Embassy Weekly Update**

Americans have in the past asked whether they could find out more about the position of the U.S. Government on matters of foreign policy. While our American Citizen Services Newsletter focuses on non-political policy matters affecting the welfare of American citizens in the UK, the Embassy also produces a weekly update on matters of U.S. foreign policy. Those interested in receiving weekly updates on U.S. foreign policy, U.S./UK relations and other political and global issues can subscribe at: <http://london.usembassy.gov/ukweekly.html>.

#### **Embassy Closures**

The Embassy will be closed for public holidays on Tuesday, November 11, 2008, in honor of Veteran's Day and Thursday, November 27, 2008, in honor of Thanksgiving.

**Important Security Announcement**

When visiting the Embassy, please remember not to bring mobile phones or any electronic devices, such as Blackberries, iPods, or PDAs, as they are not allowed within the Embassy. We also strongly advise that you do not bring large bags, such as backpacks, suitcases or packages to the interview as there are no storage facilities on Embassy grounds. Click on this [link for a PDF file for a list of Left Luggage storage facilities](#).